IN THE CLAIMS

Amend the claims as indicated below.

1   1.   (Previously presented) A method comprising:

2   receiving user information from a user, wherein the user information comprises

3   identification information and account access information;

4   accessing a user account using the received user information;

5   obtaining user information from third parties using the received user

6   information; and

7   authenticating the user's ability to access the account based on the obtained

8   information, wherein authenticating comprises verifying the user's identity by

9   comparing user information received with user information obtained.

1   2.   (Originally presented) A method as recited in claim 1 further

2   comprising determining a risk associated with the user.

1   3.   (Previously presented) A method as recited in claim 1 wherein

2   obtaining user information from third parties comprises harvesting data from a web

3   page accessed using the received user information.

1   4.   (Previously presented) A method as recited in claim 1 wherein the third

2   parties comprise a credit reporting service and a department of motor vehicles.

1   5.   (Originally presented) A method as recited in claim 1 further

2   comprising handling financial transactions initiated by the user and associated with the

3   account.

1   6.   (Originally presented) A method as recited in claim 1 further
2   comprising handling financial transactions initiated by the user and associated with the
3   account if the user's ability to access the account is authenticated.

1   7.   (Previously presented) A method as recited in claim 1 wherein
2   authenticating the user's ability to access the account includes comprises verifying one
3   or more of the user's social security number, name, address, phone number, date of
4   birth, and driver's license number.

1   8.   (Previously presented) A method as recited in claim 1 wherein
2   authenticating the user's ability to access the account comprises presenting the user
3   with a challenge question to be answered by the user.

1   9.   (Originally presented) A method as recited in claim 1 further
2   comprising initiating a trial deposit into the account to further authenticate the user's
3   ability to access the account.

1   10.   (Originally presented) A method as recited in claim 1 wherein the
2   account is a financial account.

1   11.   (Previously presented) A method as recited in claim 10 further
2   comprising requesting a cancelled check associated with the financial account to
3   further authenticate the user's ability to access the financial account, and comparing
4   information on the cancelled check with information obtained from third-party sources.

1   12.   (Originally presented) One or more computer-readable memories
2   containing a computer program that is executable by a processor to perform the method
3   recited in claim 1.

Atty. Docket No.: CSHE.P004 *Patent*

1   13.   (Previously presented) A method comprising:

2   receiving financial account access information from a user regarding a user

3   account at a financial institution;

4   obtaining information regarding the financial account from a financial data

5   source; and

6   authenticating the user's ability to access the financial account based on the

7   obtained information, comprising comparing the information received from the user to

8   the information obtained from the financial data source, wherein the financial data

9   source is a third party separate from the financial institution.

1   14.   (Originally presented) A method as recited in claim 13 further

2   comprising determining a risk associated with the user.

1   15.   (Previously presented) A method as recited in claim 13 further

2   comprising verifying a user identity based on information provided by the user,

3   wherein verifying comprises comparing information received from the user with

4   information obtained from a third party.

1   16.   (Previously presented) A method as recited in claim 13 further

2   comprising verifying a user identity based on information obtained from a third-party

3   source comprising a credit reporting service.

1   17.   (Originally presented) A method as recited in claim 13 further

2   comprising handling financial transactions initiated by the user and associated with the

3   financial account.

1   18.   (Originally presented) A method as recited in claim 13 further

2   comprising handling financial transactions initiated by the user and associated with the

3   financial account if the user's ability to access the financial account is authenticated.

Atty. Docket No.: CSHE.P004 *Patent*

1   19.   (Previously presented) A method as recited in claim 13 wherein

2 authenticating the user's ability to access the financial account comprises verifying one

3 or more of the user's social security number, name, address, phone number, date of

4 birth, and driver's license number.

1   20.   (Previously presented) A method as recited in claim 13 wherein

2 authenticating the user's ability to access the financial account comprises presenting

3 the user with a challenge question to be answered by the user.

1   21.   (Originally presented) A method as recited in claim 13 further

2 comprising initiating a trial transfer to further authenticate the user's ability to access

3 the financial account.

1   22.   (Originally presented) A method as recited in claim 13 further

2 comprising requesting a cancelled check associated with the financial account to

3 further authenticate the user's ability to access the financial account.

1   23.   (Originally presented) One or more computer-readable memories

2 containing a computer program that is executable by a processor to perform the method

3 recited in claim 13.

1   24.   (Withdrawn) A method of authenticating a user's ability to access a

2 financial account, the method comprising:

3   making a first transfer associated with the financial account, wherein the first

4 transfer is executed by a financial management system coupled between a user

5 computer and a plurality of financial institutions;

6   requesting the user to identify the amount of the first transfer;

7   confirming the user's ability to access the financial account if the user correctly

8 identifies the amount of the first transfer; and

Atty. Docket No.: CSHE.P004 *Patent*

9   denying the user's ability to access the financial account if the user does not

10   correctly identify the amount of the first transfer.

1   25.   (Withdrawn) A method as recited in claim 24 wherein the first transfer

2   is a credit transfer.

1   26.   (Withdrawn) A method as recited in claim 24 wherein the first transfer

2   is a debit transfer.

1   27.   (Withdrawn) A method as recited in claim 24 further comprising

2   making a second transfer associated with the financial account and requesting the user

3   to identify the amount of the second transfer.

1   28.   (Withdrawn) A method as recited in claim 27 further comprising

2   confirming the user's ability to access the financial account if the user correctly

3   identifies the amount of the first transfer and the amount of the second transfer.

1   29.   (Withdrawn) A method as recited in claim 27 further comprising

2   harvesting data from a web page associated with the financial account and

3   authenticating the user's ability to access the financial account based on data harvested

4   from the web page associated with the financial account.

1   30.   (Withdrawn) A method as recited in claim 27 further comprising

2   retrieving data from a financial data server associated with the financial account and

3   authenticating the user's ability to access the financial account based on data retrieved

4   from the financial data server associated with the financial account.

1   31.   (Withdrawn) A computer implemented method comprising:

2   receiving account access information from a user;

Atty. Docket No.: CSHE.P004 *Patent*

3   receiving user identification information from the user;

4   obtaining information regarding the account, comprising obtaining information

5 from a third party source using the account access information received from the user;

6   comparing the information obtained regarding the account with the

7 identification information received from the user; and

8   authorizing the user to access the account if the information obtained regarding

9 the account matches the identification information received from the user.

1   32.   (Withdrawn) The method of claim 31 wherein the user identification

2 information includes the user's name.

1   33.   (Withdrawn) The method of claim 31 wherein the user identification

2 information includes the user's mailing address, name, phone number, date of birth and

3 driver's license number.

1   34.   (Withdrawn) The method of claim 31 wherein the user identification

2 information includes the user's email address.

1   35.   (Withdrawn) The method of claim 31 further comprising preventing the

2 user from accessing the account if the information obtained regarding the account does

3 not match the identification information received from the user.

1   36.   (Withdrawn) The method of claim 31 wherein obtaining information

2 regarding the account includes obtaining information from a financial data source.

1   37.   (Withdrawn) The method of claim 31 wherein obtaining information

2 regarding the account includes harvesting data from a web page associated with the

3 account.

1   38.   (Withdrawn) The method of claim 31 wherein the account is a financial

2   account providing online user access.

1   39.   (Withdrawn) A method comprising:

2   a financial management system receiving account information from a user,

3   wherein the account can be accessed via an online connection, wherein the financial

4   management system is coupled among a user device and a plurality of financial

5   institutions via a network;

6   the financial management system receiving user identification information from

7   the user;

8   the financial management system obtaining information regarding the account

9   via an online connection, wherein the information is obtained from one or more

10   sources via the network;

11   the financial management system comparing the information obtained

12   regarding the account with the identification information received from the user; and

13   the financial management system authorizing the user to execute actions with

14   respect to the account if the information obtained regarding the account matches the

15   identification information received from the user.

1   40.   (Withdrawn) The method of claim 39 wherein the user identification

2   information includes the user's name.

1   41.   (Withdrawn) The method of claim 39 wherein the user identification

2   information includes the user's account number.

1   42.   (Withdrawn) The method of claim 39 wherein the user identification

2   information includes the user's mailing address.

1   43.   (Withdrawn) The method of claim 39 further comprising preventing the

2 user from executing actions with respect to the account if the information obtained

3 regarding the account does not match the identification information received from the

4 user.

1   44.   (Withdrawn) The method of claim 39 wherein obtaining information

2 regarding the account includes harvesting data from a web page associated with the

3 account.

1   45.   (Withdrawn) A user authentication method for allowing the user access

2 to a user account at one of a plurality of financial institutions, the method comprising:

3   a third-party financial management system collecting user information;

4   the third-party financial management system collecting user financial account

5 information, wherein the third-party financial management system is coupled among

6 the user and the plurality of financial institutions via at least one network;

7   the third-party financial management system collecting information about the

8 plurality of financial institutions;

9   defining a set of authentication rules to authenticate the user;

10   the third-party financial management system receiving a request from the user

11 to access a user account, wherein the request includes authentication information from

12 the user;

13   the third-party financial management system applying the authentication rules

14 to determine whether to authenticate the user;

15   when the user is successfully authenticated, retrieving risk information related

16 to the user, wherein risk information comprises historical data related to user

17 transactions;

18   when the user is successfully authenticated, the third-party financial

19 management system determining whether to allow access to the user account, wherein

20   access includes the third-party financial management system executing a requested

21   transaction on behalf of the user.

1   46.   (Withdrawn) The method of claim 45, wherein risk information further

2   comprises:

3   average balances of user accounts;

4   movement of funds between user accounts; and

5   success rates of transactions requested involving user accounts.

1   47.   (Withdrawn) The method of claim 45, wherein risk information further

2   comprises:

3   previous transaction history;

4   previous session history, including duration of account access;

5   account set-up history;

6   time elapsed since last transaction;

7   time elapsed since account added;

8   affiliations of an account with other users;

9   comparison of a geographic location of the request and geographic locations of

10   previous requests, including determining distance between geographic locations, times

11   of transactions executed from particular geographic locations, and types of connections

12   used at particular geographic locations.

1   48.   (Withdrawn) The method of claim 45, wherein determining whether to

2   allow access to the user account comprises allowing conditional access to the user

3   account, comprising imposing conditions including:

4   changing a dollar amount limit on a transaction;

5   changing a settlement period for a transaction; and

6   requiring additional authentication procedures.

1   49.   (Withdrawn) The method of claim 45, further comprising updating the
2 risk information based on requested user transactions and updated user information.

1   50.   (Withdrawn) The method of claim 45, wherein the third-party financial
2 management system collects user financial account information from the plurality of
3 financial institutions.

1   51.   (Withdrawn) The method of claim 45, wherein the user information is
2 collected in one or more manners selected from a group comprising, collecting directly
3 from the user, collecting from an agency that holds user information, collecting from
4 one of the plurality of financial institutions, and screen-scraping the user information
5 via one of the at least one networks.

1   52.   (Withdrawn) A financial management system, comprising:
2   a communication interface through which the financial management system
3 communicates via at least one network with a plurality of financial institutions and
4 with a user device;
5   a transaction execution module configurable to execute user-requested
6 transactions with the plurality of financial institutions on behalf of the user; and
7   an authentication and risk analysis module configured to collect risk
8 information comprising historical data related to user-requested transactions, and
9 further configured to authenticate the user when the user requests a transaction.

1   53.   (Withdrawn) The system of claim 52, wherein the authentication and
2 risk analysis module is further configured to define a set of authentication rules to
3 authenticate the user, and wherein authenticating the user comprises applying the
4 authentication rules to determine whether to authenticate the user.

1   54.   (Withdrawn) The system of claim 53, wherein application of the
2   authentication rules results in one or more of initiation of an additional authentication
3   process and issuance of a one-time useable password.

1   55.   (Withdrawn) The system of claim 53, wherein risk information further
2   comprises:
3   average balances of user accounts;
4   movement of funds between user accounts; and
5   success rates of transactions requested involving user accounts.

1   56.   (Withdrawn) The system of 55, wherein the risk information further
2   comprises:
3   previous transaction history;
4   previous session history, including duration of account access;
5   account set-up history;
6   time elapsed since last transaction;
7   time elapsed since account added;
8   affiliations of an account with other users;
9   comparison of a geographic location of the request and geographic locations of
10   previous requests, including determining distance between geographic locations, times
11   of transactions executed from particular geographic locations, and types of connections
12   used at particular geographic locations.

1   57.   (Withdrawn) The system of claim 53, wherein determining whether to
2   authenticate the user comprises conditionally authenticating the user, comprising
3   imposing conditions on the transaction, including:
4   changing a dollar amount limit on the transaction;
5   changing a settlement period for the transaction;
6   requiring additional authentication procedures; and

7   rerouting the transaction through another channel.

1   58.   (Withdrawn) The system of claim 52, further comprising updating the
2   risk information based on requested user transactions and updated user information.

1   59.   (Withdrawn) The system of claim 52, wherein the authentication and
2   risk analysis module collects user financial account information from the plurality of
3   financial institutions.

1   60.   (Withdrawn) The system of claim 52, wherein the authentication and
2   risk analysis module collects the user information in one or more manners selected
3   from a group comprising, collecting directly from the user, collecting from an agency
4   that holds user information, collecting from one of the plurality of financial
5   institutions, and screen-scraping the user information via one of the at least one
6   networks.

1   61.   (Withdrawn) The system of claim 52, wherein executing the user-
2   requested transaction comprises:
3   in a first part of the transaction, the financial management system executing a
4   transaction with a first financial institution;
5   the financial management system holding the funds from the transaction in an
6   intermediate account owned by the financial management system at a third financial
7   institution; and
8   in a second part of the transaction, the financial management system executing
9   a transaction with a second financial institution to deposit the funds in an account at the
10   second financial institution.

1   62.   (Withdrawn) The system of claim 52, wherein the authentication and
2   risk analysis module comprises:

Patent

3   an authentication and risk analysis engine; and

4   a user account information collection module coupled to the authentication and

5 risk analysis engine, wherein the authentication and risk analysis engine is configurable

6 to apply authentication rules and to determine a level of risk associate with a user-

7 requested transaction.

1   63   (Withdrawn) The system of claim 62, wherein determining the level of

2 risk includes computing a probability of risk.

1   64.   (Withdrawn) The system of claim 52, wherein the authentication and

2 risk analysis module further comprises a user an authentication analysis logic module

3 coupled to the authentication and risk analysis engine, wherein the user authentication

4 analysis module is configurable to develop authentication rules.

1   65.   (Withdrawn) The system of claim 52, wherein the authentication and

2 risk analysis module further comprises a risk analysis logic module coupled to the

3 authentication and risk analysis engine, wherein the risk analysis module is

4 configurable to analyze risk information.

1   66.   (Withdrawn) The system of claim 52, wherein the authentication and

2 risk analysis module further comprises a financial institution and market data collection

3 module coupled to the authentication and risk analysis engine.

1   67.   (Withdrawn) A computer-readable medium having stored thereon

2 instructions, that when executed, cause a user-authentication method to be performed,

3 the method comprising:

4   a third-party financial management system collecting user information;

5   the third-party financial management system collecting user financial account

6   information, wherein the third-party financial management system is coupled among

7   the user and the plurality of financial institutions via at least one network;

8   the third-party financial management system collecting information about the

9   plurality of financial institutions;

10   defining a set of authentication rules to authenticate the user;

11   the third-party financial management system receiving a request from the user

12   to access a user account, wherein the request includes authentication information from

13   the user;

14   the third-party financial management system applying the authentication rules

15   to determine whether to authenticate the user;

16   when the user is successfully authenticated, retrieving risk information related

17   to the user, wherein risk information comprises historical data related to user

18   transactions;

19   when the user is successfully authenticated, the third-party financial

20   management system determining whether to allow access to the user account, wherein

21   access includes the third-party financial management system executing a requested

22   transaction on behalf of the user.

1   68.   (Withdrawn) The computer-readable medium of claim 67, wherein risk

2   information further comprises:

3   average balances of user accounts;

4   movement of funds between user accounts; and

5   success rates of transactions requested involving user accounts.

1   69.   (Withdrawn) The computer-readable medium of claim 67, wherein

2   determining whether to allow access to the user account comprises allowing

3   conditional access to the user account, comprising imposing conditions including:

4   changing a dollar amount limit on a transaction;

Patent

5   changing a settlement period for a transaction;

6   requiring additional authentication procedures; and

7   rerouting the transaction through another channel.

1   70.   (Withdrawn) The computer-readable medium of claim 67, wherein the

2   method further comprises updating the risk information based on requested user

3   transactions and updated user information.

1   71.   (Withdrawn) The computer-readable medium of claim 67, wherein the

2   third-party financial management system collects user financial account information

3   from the plurality of financial institutions.

1   72.   (Withdrawn) The computer-readable medium of claim 67, wherein the

2   user information is collected in one or more manners selected from a group

3   comprising, collecting directly from the user, collecting from an agency that holds user

4   information, collecting from one of the plurality of financial institutions, and screen-

5   scraping the user information via one of the at least one networks.